

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph F McNamee  
 Celestine A McNamee  
 Debtors

Case No. 19-10273-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Apr 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2019.

db/jdb	+Joseph F McNamee, Celestine A McNamee, 437 Ridley Avenue, Folsom, PA 19033-1807
14258776	+AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14258775	+Allegro, 6807 S MacDill Avenue, Tampa, FL 33611-5502
14258777	+Brighthouse Financial, PO Box 505000, Louisville, KY 40233-5000
14258779	+CEP America, PO Box 59003, Knoxville, TN 37950-9003
14258780	+Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
14258782	+Foot & Ankle Specs, 196 W Sproul Rd, Suite 107, Springfield, PA 19064-2045
14258783	+Infectious Disease Associates, ACP Suite 331, One Medical Center Blvd, Chester, PA 19013-3902
14258785	+Main Line Health, PO Box 780163, Philadelphia, PA 19178-0163
14258786	+Monarch Recovery Management, PO Box 986, Bensalem, PA 19020-0986
14258787	+Moore Eye Care, PO Box 95000-7030, Philadelphia, PA 19195-0001
14258788	+Nationstar Mortgage/Champion Mortgage, 8950 Cypress Waters Blvc, Coppell, TX 75019-4620
14258790	+Physicians Rehab Associates, PO Box 820690, Philadelphia, PA 19182-0690
14258791	+Premier Orthopaedics, PO Box 1870, Cary, NC 27512-1870
14258792	+Radius, PO Box 390846, Minneapolis, MN 55439-0846
14258793	+Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
14258794	+Suburban Pulmonary Medicine, 1 Bartol Avenue, Suite 14, Ridley Park, PA 19078-2290

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Apr 20 2019 05:43:00	TERRY P. DERSHAW, Dershaw Law Offices,
	P.O. Box 556, Warminster, PA 18974-0632	
smg	E-mail/Text: megan.harper@phila.gov Apr 20 2019 01:43:12	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 20 2019 01:42:57	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 20 2019 01:43:11	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14258778	+E-mail/Text: kellyp@ccpdocs.com Apr 20 2019 01:43:23	Cardiology Consultants,
	207 North Broad Street, 3rd Floor,	Philadelphia, PA 19107-1500
14258781	+E-mail/Text: scollins@cs-llc.com Apr 20 2019 01:42:56	Credit Solutions LLC,
	2277 Thunderstick Dr Ste 400,	Lexington, KY 40505-4878
14258784	+EDI: CBSKOHL.S.COM Apr 20 2019 05:43:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-5660	
14258784	+E-mail/Text: bncnotices@becket-lee.com Apr 20 2019 01:42:51	Kohls/Capital One,
	N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660	
14258789	+E-mail/Text: bankruptcygroup@peco-energy.com Apr 20 2019 01:42:56	PECO,
	2301 Market Street, Philadelphia, PA 191,	Philadelphia, PA 19103-1380
14259944	+EDI: PRA.COM Apr 20 2019 05:43:00	PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021	
14260370	+EDI: RMSC.COM Apr 20 2019 05:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC,
	attn: Valerie Smith, PO Box 41021,	Norfolk, VA 23541-1021
14258795	+EDI: RMSC.COM Apr 20 2019 05:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
	Po Box 965061, Orlando, FL 32896-5061	
14258796	+EDI: VERIZONCOMB.COM Apr 20 2019 05:43:00	Verizon, 455 Duke Drive,
	Franklin, TN 37067-2701	
14258798	EDI: WFFC.COM Apr 20 2019 05:43:00	Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
	Greenville, SC 29606	
14258797	+EDI: WFFC.COM Apr 20 2019 05:43:00	Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438,
	Des Moines, IA 50306-0438	
14258799	+EDI: WFFC.COM Apr 20 2019 05:43:00	Wells Fargo Bank Ia N, Attn: Bankruptcy Dept,
	Po Box 6429, Greenville, SC 29606-6429	

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

GEORGE R. TADROSS on behalf of Joint Debtor Celestine A McNamee gtadross@tadrosslaw.com,  
r55386@notify.bestcase.com;robin@tadrosslaw.com  
GEORGE R. TADROSS on behalf of Debtor Joseph F McNamee gtadross@tadrosslaw.com,  
r55386@notify.bestcase.com;robin@tadrosslaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Mortgage Equity Conversion Asset Trust 2011-1 (aka  
Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-Backed Securities 2011-1) by U.S. Bank  
National Association as Co-Trustee bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Joseph F McNamee</u>	Social Security number or ITIN	<b>xxx-xx-3813</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Celestine A McNamee</u>	Social Security number or ITIN	<b>xxx-xx-8015</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-10273-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph F McNamee

Celestine A McNamee

4/18/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**